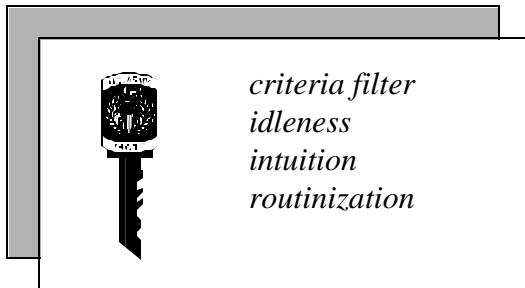


PLANNING SKILLS AND SOCIAL RESPONSIBILITY

LESSON 1: MAKING THE RIGHT CHOICES



INTRODUCTION

Decisions we make can shape our lives. Whether we make these decisions consciously or unconsciously, they represent how we respond to the opportunities, challenges, and uncertainties of life.

- Will I go to college?
- What college will I select?
- What will I study?
- Where will I live?
- When will I get married?
- Who will I marry?
- When will I change jobs?
- How will I invest my money?
- When should I retire?

Asking and answering these questions establishes our way in society and in the world. We all fulfill many roles in our lives. The decisions we make in those roles define our successes and failures.

USE A DECISION-MAKING PROCESS

Even more important than *what* you decide, is *how* you decide. The way to increase your odds of making a good decision is to learn to use a good decision-making process — one that helps you get to a solution with a minimum loss of time, money, energy, or comfort.

An effective decision-making process will do the following:

- Help you focus on what is important
- Be logical and make sense for you
- Allow you to think of both the factual and the emotional consequences of your actions
- Not require an unreasonable amount of research
- Allow you to have an informed opinion
- Be easy to use and flexible

An effective decision-making process will be valuable to you both for major decisions as well as the minor, more common decisions. The more you use a process to make decisions, the more it will become a natural part of your problem solving, and the more efficient you will become. As you grow more skilled in decision-making, it will become second nature to you. Others may start asking you for help with their decisions!

THE FIVE-STEP DECISION PROCESS

Faced with a decision you have to make, you may do a lot of worrying. Worrying about making a decision does not accomplish anything.

You need to separate the issues, examine the facts, and work toward reaching a decision. The important thing is to follow a process. One such decision-making process is a simple five-step plan called the F-I-N-D-S plan.

The F-I-N-D-S Decision-Making Model

- 1. Figure out the problem.*
- 2. Identify possible solutions*
- 3. Name the pros and cons of each choice*
- 4. Decide which is the best choice and then act on it*
- 5. Scrutinize the decision*

FIGURE OUT THE PROBLEM

You cannot solve a problem until you have clearly defined the problem. Try to identify the problem in clear and precise terms.

For example, suppose you decide that you are unable to go to a concert. Simply stating the problem in vague terms, “I am not able to go to the concert Saturday night,” won’t get you there. Did you make another commitment for the same night? Are you unable to borrow the car for the evening? Are you grounded for the week of the concert? Or maybe you just don’t have the funds for the ticket.

If the money for the ticket is what is keeping you from the concert, then state the problem as, “I need to come up with \$45.00 for the cost of the ticket.” This is a much clearer statement of the problem.

IDENTIFY POSSIBLE SOLUTIONS

In order to come up with a list of possible solutions, you can either brainstorm by yourself, or even better, involve others in looking for the solutions. The more people you can question about your problem, the more likely it is that you will hit upon the best solution.

Every idea that comes up should be considered. Sometimes the best answers are developed from an idea that does not seem feasible when you first hear it. Make an initial list of possible solutions. Look at your list. See if any other ideas come to you, evolving from something on the initial list.

Once you are satisfied that you have a good number of possible solutions, you are ready to narrow down the possibilities.

NAME THE PROS AND CONS OF EACH SOLUTION

Once you have come up with a list, take each possible solution and think about what it would take to accomplish that solution. Think of the consequences of each idea.

In the concert ticket example, you may be able to earn the money, borrow the money, steal the money, or use your savings. Obviously, stealing the money is eliminated when you think of the consequences and the morality issue. You may decide to borrow the money from your parents or a friend and pay it back over the next month from the money you earn at your part-time job. Perhaps the concert is important enough for you to use money from your savings. Maybe your job will pay enough between now and the concert for you to purchase the ticket.

While you are considering your choices, ask yourself some questions:

- Will I feel good about this choice?
- How will my family feel about this choice?
- Will certain risks be involved?
- Am I willing to take such risks?
- Will this choice be satisfying to me?
- How will I feel about this choice when I look back at it in the future?

Once you have considered the possibilities and the consequences, you are ready to make a decision.

DECIDE WHICH IS THE BEST CHOICE AND THEN ACT ON IT

The list of possibilities and consequences should clearly indicate one or more “best choices.” Don’t worry if there are several good answers. There will be situations where more than one decision will get you to your goal. About that concert ticket — taking out a loan or using your savings may both be equally good decisions. Don’t be afraid to make a decision and stick with it.

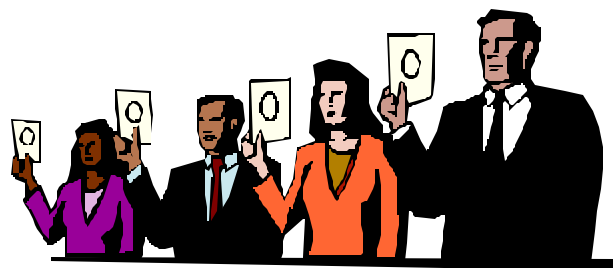
There are techniques you can use to simplify the choices. Depending on the type of choice you are making, one of these techniques may help you narrow down your choices:

- **Criteria Filter** — There may be some fixed set of criteria that the alternatives must meet. For example, if you were choosing a car, there may be a maximum amount that you can spend.
- **Idleness** — You may decide to do nothing, let others decide for you, or just wait and see what happens. You will have

identified the consequences of this choice, and will have to deal with those consequences. Sometimes, however, not making a decision is actually making a decision. For example, if you decide not to go on a trip to France, you are actually deciding to stay home.

- **Intuition** — Sometimes you follow your heart and make a decision based on your feelings and emotions. You go with what your gut tells you. For example, when you are offered two part-time jobs with equal pay and benefits, you may decide to go with one because “it just feels right.”
- **Routinization** — There may be a decision that you have routinely made in the past, which may help you now. For example, if you always study for your Friday math quiz on Thursday afternoon, you will have an easy time figuring out when you will need to study each week.

Once you have made a decision, it is important to monitor the results. Both right and wrong decisions can teach you something for the future decisions you make.



SCRUTINIZE THE DECISION

This is where the learning takes place. If the result was successful, then you will know that this was a good solution if the problem should come up again. If the decision did not lead to success, then you will know that it would be best not to make that decision again.

CONCLUSION

The ability to make good decisions takes a lot of practice. Using a process (such as F-I-N-D-S) may seem like a large amount of work just to make a decision. Like many other things, once you start using the process, whether it is on major or minor decisions, you will find that solving problems and making decisions will become easier and easier. You will learn from the wrong decisions as well as the right decisions. With a good process, you increase the odds that your decisions will be well thought out and the results will be positive.